

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Erin Rena Ball  
Adam Christopher Ball  
Debtors

Case No. 19-04194-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Oct 28, 2024

User: AutoDocke  
Form ID: 3180W

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Total Noticed: 47

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2024:**

Recip ID	Recipient Name and Address
db	+ Erin Rena Ball, 214 Lartry Dr, Red Lion, PA 17356-8918
jdb	#+ Adam Christopher Ball, 214 Lartry Dr, Red Lion, PA 17356-8918
5252654	+ Choedel, MD, PO Box 14099, Belfast, ME 04915-4034
5252659	+ Ctech Coll, 5505 Nesconset Hwy, Mount Sinai, NY 11766-2037
5252661	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
5252672	+ PHY med Health Care Group, PO Box 639012, Cincinnati, OH 45263-9012
5252671	+ Penn State Hershey Phy. Grp., 500 University Drive, Hershey, PA 17033-2360
5252673	+ Physicians Billing / Wellspan, 1803 Mount Rose Avenue, Suite B3, York, PA 17403-3051
5252674	+ Suntrust, 600 W Broadway Ste 2000, San Diego, CA 92101-3358
5252678	+ White Rose Ob/Gyn Associates, 1225 E. Market Street, York, PA 17403-1250

TOTAL: 10

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: PRA.COM	Oct 28 2024 22:39:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5252651	+ Email/Text: bankruptcynotice@1fbusa.com	Oct 28 2024 18:46:00	1st Financial Bk Usa, 363 W Anchor Dr, North Sioux City, SD 57049-5154
5252652	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 28 2024 19:02:50	Affirm Inc, 650 California St Fl 12, San Francisco, CA 94108-2716
5252653	+ EDI: TSYS2	Oct 28 2024 22:39:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
5256018	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 28 2024 18:45:00	Citizens Bank N.A., One Citizens Bank Way, Mailstop: JCA115, Johnston, RI 02919
5252656	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 28 2024 18:45:00	Citizens Bank NA, 480 Jefferson Blvd, Warwick, RI 02886
5252657	Email/Text: Bankruptcy.RI@Citizensbank.com	Oct 28 2024 18:45:00	Citizens One, Po Box 42033, Providence, RI 02940
5252655	+ EDI: CITICORP	Oct 28 2024 22:39:00	Citicards Cbna, Po Box 6241, Sioux Falls, SD 57117-6241
5252658	+ EDI: WFNNB.COM	Oct 28 2024 22:39:00	Comenitycb/overstock, Po Box 182120, Columbus, OH 43218-2120
5252650	EDI: PENNDEPTREV	Oct 28 2024 22:39:00	Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
5252650	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 28 2024 18:46:00	Department of Revenue, 1 Revenue Place,

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			Harrisburg, PA 17129-0001
5254016	EDI: DISCOVER	Oct 28 2024 22:39:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5252660	+ EDI: DISCOVER	Oct 28 2024 22:39:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
5252648	EDI: IRS.COM	Oct 28 2024 22:39:00	Internal Revenue Service, Centralized Insolvency Operation, Post Office Box 7346, Philadelphia, PA 19101-7346
5277610	Email/PDF: resurgentbknotifications@resurgent.com	Oct 28 2024 18:51:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5252662	+ EDI: LENDNGCLUB	Oct 28 2024 22:39:00	Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985
5277493	+ EDI: LENDNGCLUB	Oct 28 2024 22:39:00	LendingClub Corporation, 595 Market Street, Suite 200, Attention Bankruptcy, San Francisco, CA 94105-2802
5252663	+ Email/Text: bankruptcy@lightstream.com	Oct 28 2024 18:46:00	Lightstream, 303 Peachtree Street Northeast, Atlanta, GA 30308-3253
5252665	+ Email/Text: camanagement@mtb.com	Oct 28 2024 18:45:00	M & T Bank Mortgage, 1 Fountain Plz, Buffalo, NY 14203-1495
5252664	Email/Text: camanagement@mtb.com	Oct 28 2024 18:45:00	M & T Bank, P.o. Box 1288, Buffalo, NY 14240
5273954	Email/Text: camanagement@mtb.com	Oct 28 2024 18:45:00	M&T Bank, PO Box 840, Buffalo, NY 14240
5252666	+ Email/Text: unger@members1st.org	Oct 28 2024 18:46:00	Members 1st F C U, 5000 Louise Dr, Mechanicsburg, PA 17055-4899
5255524	+ Email/Text: bankruptcy@nbtbank.com	Oct 28 2024 18:46:00	NBT BANK NA, 52 SOUTH BROAD ST, NORWICH, NY 13815-1699
5252667	+ Email/PDF: bankruptcy_prod@navient.com	Oct 28 2024 18:51:52	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655
5252668	+ Email/Text: bankruptcy@nbtbank.com	Oct 28 2024 18:46:00	Nbt Bank Na, 20 Mohawk St, Canajoharie, NY 13317-1144
5277662	EDI: PRA.COM	Oct 28 2024 22:39:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5252670	+ EDI: SYNC	Oct 28 2024 22:39:00	PayPal Credit, P.O. Box 5018, Lutherville Timonium, MD 21094-5018
5252669	EDI: SYNC	Oct 28 2024 22:39:00	Paypal, PO Box 71202, Charlotte, NC 28272-1202
5275347	EDI: Q3G.COM	Oct 28 2024 22:39:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
5274915	Email/PDF: bankruptcy_prod@navient.com	Oct 28 2024 19:02:45	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
5258838	+ Email/Text: bankruptcy@bbandt.com	Oct 28 2024 18:45:00	SunTrust Bank, Bankruptcy Dept., P.O. Box 85092, Richmond, VA 23286-0001
5252675	+ EDI: SYNC	Oct 28 2024 22:39:00	Synch/oldnavydc, Po Box 965005, Orlando, FL 32896-5005
5252767	^ MEBN	Oct 28 2024 18:42:37	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5278160	+ EDI: AIS.COM	Oct 28 2024 22:39:00	Synchrony Bank by AIS InfoSource, LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
5279278	+ Email/Text: bncmail@w-legal.com	Oct 28 2024 18:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE

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5252676	+ EDI: WTRRN BANK.COM		400, SEATTLE, WA 98121-3132
		Oct 28 2024 22:39:00	Td Bank Usa/targetcred, Po Box 673, Minneapolis, MN 55440-0673
5252677	+ Email/Text: bankruptcynotification@wellspan.org		
		Oct 28 2024 18:45:00	Wellspan Health, 1001 S. George Street, York, PA 17403-3676
5252649	+ Email/Text: kcm@yatb.com		
		Oct 28 2024 18:45:00	York Adams Tax Bureau, PO BOX 15627, York, PA 17405-0156
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Synchrony Bank by AIS InfoSource LP as agent

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2024      Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2024 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Erin Rena Ball dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Dawn Marie Cutaia	on behalf of Debtor 2 Adam Christopher Ball dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Denise E. Carlon	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor M&T Bank bkgroup@kmlawgroup.com
Milos Gvozdenovic	on behalf of Creditor Citizens Bank N.A. mgvozdenovic@weltman.com, pitecf@weltman.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1

Erin Rena Ball

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-7647

EIN --

Debtor 2

Adam Christopher Ball

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-3276

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:19-bk-04194-HWV

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:Erin Rena Ball  
fka Erin Grimm

Adam Christopher Ball

**By the  
court:**10/28/24Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

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**Chapter 13 Discharge**

**For more information, see page 2>**

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- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**